

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Peter-Justin Caleb Pettingell  
Debtor

Case No. 18-00445-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: AutoDocke

Page 1 of 3

Date Rcvd: Dec 08, 2022

Form ID: 3180W

Total Noticed: 26

The following symbols are used throughout this certificate:

**Symbol Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 10, 2022:**

Recip ID	Recipient Name and Address
db	+ Peter-Justin Caleb Pettingell, 7 E Marble Street, Mechanicsburg, PA 17055-4258
5019288	+ CYNTHIA HARDWICK, 113 R WEST COOVER STREET, MECHANICSBURG, PA 17055-6472
5019290	+ HARRISBURG FOOT & ANKLE, 4033 LINGLESTOWN RD, STE 1, HARRISBURG, PA 17112-1153
5019299	+ VANESSA PETTINGELL, 7 E MARBLE STREET, MECHANICSBURG, PA 17055-4258

TOTAL: 4

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5049758	+ EDI: LCIBAYLN	Dec 08 2022 23:43:00	Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gables, Florida 33146, Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 33146-1839
5049757	+ EDI: LCIBAYLN	Dec 08 2022 23:43:00	Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gables, Florida 33146-1839
5019287	EDI: PENNDEPTREV	Dec 08 2022 23:43:00	COMM OF PA DEPT OF REVENUE, BUREAU OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17128-0946
5019287	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 08 2022 18:38:00	COMM OF PA DEPT OF REVENUE, BUREAU OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17128-0946
5366865	+ Email/Text: nsm_bk_notices@mrcooper.com	Dec 08 2022 18:38:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146, Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1839
5366864	+ Email/Text: nsm_bk_notices@mrcooper.com	Dec 08 2022 18:38:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1839
5019297	Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	Dec 08 2022 18:38:00	UNEMP COMP OVERPAYMENT MATTERS, DEPT OF L&I - OFFICE OF CHIEF COUNSEL, 651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121
5019289	EDI: DISCOVER.COM	Dec 08 2022 23:43:00	DISCOVER BANK, 12 READS WAY, NEW CASTLE, DE 19720
5021135	EDI: DISCOVER.COM	Dec 08 2022 23:43:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5019291	EDI: IRS.COM	Dec 08 2022 23:43:00	INTERNAL REVENUE SERVICE - CIO, PO BOX 7346, PHILADELPHIA, PA 19101-7346
5019286	Email/Text: info@pamd13trustee.com	Dec 08 2022 18:38:00	CHARLES J DEHART, III, ESQ., 8125 ADAMS DRIVE STE A, HUMMELSTOWN PA 17036
5019292	+ Email/Text: unger@members1st.org	Dec 08 2022 18:38:00	MEMBERS 1ST FCU, 5000 LOUISE DR, PO

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		BOX 40, MECHANICSBURG, PA 17055-0040	
5487254	+ Email/Text: nsm_bk_notices@mrcooper.com	Dec 08 2022 18:38:00	Nationstar Mortgage, LLC, PO Box 619094, Dallas, TX 75261-9094
5487255	+ Email/Text: nsm_bk_notices@mrcooper.com	Dec 08 2022 18:38:00	Nationstar Mortgage, LLC, PO Box 619094, Dallas, TX 75261-9741, Nationstar Mortgage, LLC, PO Box 619094, Dallas, TX 75261-9094
5036377	EDI: PRA.COM	Dec 08 2022 23:43:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5019729	+ EDI: RECOVERYCORP.COM	Dec 08 2022 23:43:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5019293	Email/Text: signed.order@pfwattorneys.com	Dec 08 2022 18:38:00	PRESSLER & PRESSLER, 7 ENTIN ROAD, PARSIPPANY, NJ 07054-9944
5019294	Email/Text: bankruptcy@bbandt.com	Dec 08 2022 18:38:00	SUNTRUST MORTGAGE, PO BOX 27767, RICHMOND, VA 23261-7767
5019295	+ EDI: RMSC.COM	Dec 08 2022 23:43:00	SYNCB/WALMARTDC, PO BOX 965024, ORLANDO, FL 32896-5024
5039699	+ Email/Text: bankruptcy@bbandt.com	Dec 08 2022 18:38:00	SunTrust Mortgage, Inc, PO Box 27767, Bankruptcy Department RVW-3034, Richmond, VA 23261-7767
5019296	+ EDI: CITICORP.COM	Dec 08 2022 23:43:00	THD/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497
5019298	+ Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	Dec 08 2022 18:38:00	UNEMPL COMP TAX MATTERS, HARRISBURG CASES L&I OFF CHIEF COUNSEL, 651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121-0751
5045553	EDI: AIS.COM	Dec 08 2022 23:43:00	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838

TOTAL: 23

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 10, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 8, 2022 at the address(es) listed

District/off: 0314-1  
Date Rcvd: Dec 08, 2022

User: AutoDocke  
Form ID: 3180W

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**below:**

<b>Name</b>	<b>Email Address</b>
Alyk L Oflazian	on behalf of Creditor NATIONSTAR MORTGAGE LLC amps@manleydeas.com
Brian C Nicholas	on behalf of Creditor Community Loan Servicing LLC bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Dorothy L Mott	on behalf of Debtor 1 Peter-Justin Caleb Pettingell DorieMott@aol.com karagendronecf@gmail.com;mottgendronecf@gmail.com;ecf.mottgendron@gmail.com;bethsnyderecf@gmail.com;ecf.mottgendron@gmail.com;MottGendronLaw@jubileebk.net
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
Jerome B Blank	on behalf of Creditor Bayview Loan Servicing LLC pamb@fedphe.com
Kara Katherine Gendron	on behalf of Debtor 1 Peter-Justin Caleb Pettingell karagendronecf@gmail.com;doriemott@aol.com;bethsnyderecf@gmail.com;mottgendronecf@gmail.com;ecf.mottgendron@gmail.com;MottGendronLaw@jubileebk.net
Mario J. Hanyon	on behalf of Creditor Bayview Loan Servicing LLC wbecf@brockandscott.com, mario.hanyon@brockandscott.com
Mario John Hanyon	on behalf of Creditor Bayview Loan Servicing LLC pamb@fedphe.com, mario.hanyon@brockandscott.com
Thomas Song	on behalf of Creditor Bayview Loan Servicing LLC tomysong0@gmail.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 10

**Information to identify the case:**Debtor 1 Peter–Justin Caleb Pettingell

First Name Middle Name Last Name

Social Security number or ITIN xxx–xx–1015

EIN -- --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN -- --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:18–bk–00445–HWV

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:Peter–Justin Caleb Pettingell  
aka Peter Justin Pettingell, aka Justin Pettingell12/8/22**By the  
court:**Henry W. Van Eck, Chief Bankruptcy  
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**